

# **SYSTEMS AND METHODS OF INTRODUCING AND RECEIVING INFORMATION ACROSS A COMPUTER NETWORK**

## **ABSTRACT OF THE DISCLOSURE**

One method involves the use of stored value account that may be used, for  
5 example, to make internet payments, and that can be credited using a variety of payment  
techniques. Such a method involves receiving money at a money transfer location from a  
potential purchaser. The money is then stored as an electronic record in a stored value  
account of the purchaser. This money is then available for transfer at the request of the  
purchaser. Upon such a request, the money may be electronically sent to a recipient and the  
10 stored value account may be debited.

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